

GET THE FACTS - QUICK REFERENCE GUIDE

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS

As an important voluntary benefit, Accidental Death & Dismemberment (AD&D) insurance helps round out an employee benefit package. Here are the facts on the AD&D plan from **The Hartford's Employee Choice BenefitsSM**.

POLICY PROVISIONS	100+ LIVES
Maximum Benefit	Voluntary - Employer selects one of following plans: <ul style="list-style-type: none"> • 1 to 10 times basic annual earnings (rounded to the next higher), or • Increments of \$10,000 or \$25,000 not to exceed 10x earnings or \$1,000,000
Guaranteed Issue	All Guaranteed Issue
Employer Contribution/ Participation	<ul style="list-style-type: none"> • Voluntary (100% employee paid) • Minimum of 25% of eligible lives
Premium Waiver	Included: Social Security Normal Retirement Age if disabled prior to age 60.
Conversion	Available
Dependent Coverage	<ul style="list-style-type: none"> • Spouse: 50% of employee if no child, 40% if child • Child: 15% if no spouse, 10% if there is covered spouse • Children: \$10,000
Eligibility	<ul style="list-style-type: none"> • Active full-time employees (20-50 hours/week; default will be 30 hours/week) • Active part-time employees (20-50 hours/week) • No retirees; no temporary or seasonal employees
Number of Classes	Up to Three
Rate Guarantee	2 Years
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available).

Accidental Death & Dismemberment Insurance Plans from The Hartford's Employee Choice Benefits also include: Beneficiary Assist[®] Counseling Services¹ and Travel Assistance & ID Theft Protection Services².

Prepare. Protect. Prevail.SM

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¹ Beneficiary Assist[®] is offered through The Hartford by ComPsych[®], the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

² Travel Assistance & ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Europ Assistance USA may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Europ Assistance USA as a part of the Travel Assistance and Identity Theft service are insurance. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

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